



What's Inside This Month?

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**Win \$20 gift card to Starbucks
or Mumm Napa 2006 Gallery Collection!**
DECEMBER SPECIALS!

THE SPARKLE of a Year

This New Year's Eve when the clock strikes twelve, give your sweetheart a package to unwrap which contains thirteen large sparklers.

Go outside and lite one each to celebrate. This will leave you with 11 sparklers. You can mark the remaining 11 months by lighting a sparkler on the first of each month after a romantic home cooked dinner.



Tips to Avoid Identity Theft

Seal your lips. Never give your Social Security number—or personal information of any kind—over the telephone or online unless you initiate the contact.

Shred. Shred bank and credit card statements, canceled checks, preapproved credit card offers, bills with account information and the like.

Guard your mailbox. When you pay bills, don't put them in your mailbox with the flag up. Use a locked mailbox or the post office.

Check your credit reports. Look for telltale markers of identity theft, say, an address change you didn't make or new account you didn't open. Cancel accounts you don't use or only rarely use—open credit is a prime target.

Scrutinize bank statements. Monitor your accounts frequently for suspicious activity. And don't have blank checks mailed to your home; pick them up at your bank instead.

Be careful at ATMs. "Shoulder surfers" can get your account and PIN numbers.

Memorize. Don't write down PIN numbers, passwords and the like—commit them to memory.

Thoughts from John Becker

Ah, December! The smell of pine, cider and, sometimes, a simmering panic waft through the house. Panic? Sure...admit it. 'Tis the season to be jolly often glides in on a sleigh of added pressure. Pressure to decorate the house just right, and pressure to remember everybody on your gift list. Pressure not to be caught re-gifting that plastic neon shoe organizer (or is it a hamster cage?) and pressure to "be" merry.

"Merriness" is sort of mandated this time of year, and for some people it's not easy to accomplish. Yet it is those people – the ones who have had a difficult year leading up to the holidays (lost loved ones, illness, lost their jobs, etc.) -- who need us to reach out to them the most.

Not necessarily with gifts (although homemade sugar cookies are rarely sneered at, especially by this fellow) but more importantly with our time; an empathetic ear or even a hug or two. It's a wonderful present to give yourself. You will feel far more connected with the real reason for the season if you do.



As the hustle and bustle (bustle: isn't that a corset?!) tries to take hold, you can relax in one aspect; we're here for you. So as you are storing away those gifts in an attempt to hide them from prying, sly younger eyes, (ahem, good luck with that...) trust that we've got your records management covered, just like always.

Meanwhile, try and slow things up a bit this year and seek out the "stuff" that matters. For 'tis not in the fancy, ribbon-wrapped box; but in the precious moments of togetherness and benevolence where the true "merry" of the season is nestled.

JOHN BECKER

Have A Question For Us?

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question related to off-site document storage, shredding, or media vaulting, please feel free to give us a call or send us an email.

(707) 571-8313 or info@ftdocs.com

Store 100 Boxes For Just \$1.00 A Day!!

Whether you're currently storing records in an off-site mini-storage facility or in your own storeroom, now you can enjoy all of the advantages of full-service records storage for just \$1.00 a day!

Call John for details!

Four Easy Steps to Credit Safety

There are some simple steps you can take to protect yourself from the nightmare of identity theft.

1. DON'T CARRY ALL OF YOUR IDENTITY WITH YOU

You should not carry your social security card, PIN number, or credit cards you don't use in your wallet or purse. Rather, keep them in a safe place in your home and only pull them out if you need them.



2. USE A PAPER SHREDDER

Your junk mail and other documents can contain enough personal information for someone to steal your identity. Keep dumpster divers from obtaining this information by shredding everything that contains any information about you.

3. SECURE YOUR MAIL

Unsecured mailboxes are another way for identity thieves to get people's personal information. You can install a locking mailbox to ensure that your incoming mail is inaccessible. All outgoing mail should be placed in a larger blue mailbox or taken to the post office.

4. WATCH YOUR CREDIT REPORT

You are entitled to one free credit report from each of the credit reporting agencies a year. Be sure to take advantage of this and order a copy every year. You should then check it for any errors or irregularities and report those back to the credit agency. You can get your free reports from AnnualCreditReport.com. If you feel your identity is at risk, you can also put a fraud alert in your file. Contact each of the three agencies (Equifax, Experian, and TransUnion) directly to activate this alert.

It Was So Cold Today...

Bbbrrrr...

...that I saw a dog stuck to a telephone pole.
...that hitchhikers were holding up pictures of thumbs.
...that politicians had their hands in their own pockets.
...that you had to open the fridge to heat the house.
...that when the police told a robber to freeze, he did.
...that when the cows were milked, you got ice cream.
...that your corn flakes turned into frosted flakes.
...that you didn't clean the house; you just defrosted it.
...that the farm chickens were mugging the sheep just get wool for sweaters.

Safety Tip

Before you put up your holiday lights, be sure to take the time to inspect them. Each year, you should look for frayed wires, bare spots, gaps in the insulation, or excessive wear. Any strands that show these signs should be discarded. If the strands will no longer lie without kinking, you should also toss them. Finally, there should be no signs of wear or cracks on the sockets.

December Events

- 1 World AIDS Day
- 1-7 Cookie Cutter Week
- 2 Special Education Day
- 3 International Day of Persons with Disabilities
- 4 National Dice Day
- 5 Bathtub Party Day
- 7 Pearl Harbor Day
- 10 Human Rights Day
- 10-17 Human Rights Week
- 12 National Day of the Horse
- 12-19 Chanukah
- 15 Bill of Rights Day
- 15 Cat Herders Day
- 17 National Regifting Day
- 17 Wright Brothers Day
- 18 International Migrants Day
- 20 International Human Solidarity Day
- 21 Humbug Day
- 21 First Day of Winter
- 24 Christmas Eve
- 25 Christmas
- 25-31 It's About Time Week
- 26 National Thank You Note Day
- 26-Jan 1 Kwanzaa
- 29 Tick Tock Day
- 31 New Year's Eve



Astrological Sign:

Sagittarius (Nov 23-Dec 22)
& Capricorn (Dec 23-Jan 20)
Flower: Narcissus
Birthstone: Turquoise
Full Moon: December 2, 31

December is also:

- National Drunk Driving Prevention Month
- National Tie Month
- National Write a Business Plan Month
- Rising Star Month
- Safe Toys and Gifts Month
- Spiritual Literacy Month

Sharing Your Table With Fido

Many pet owners think that one of the nicer things they can do for their pets is to feed them human food, often scraps from their own table. This actually can pose a significant health risk to your pet, however. Experts recommend that dogs and cats should not eat any human food. There are some foods, however, that are more of a threat than others. These foods should never be given to your companion animal:

- Chicken/turkey bones
- Alcoholic beverages
- Macadamia nuts
- Caffeine
- Mushrooms
- Chocolate
- Fat trimmings
- Raisins



- Grapes
- Onions
- Garlic
- Raw eggs
- Salt
- Sugar

NAVIGATING the Car Shopping Minefield

Shopping for a car can be one of the more stressful things we have to do as consumers. Being prepared for the process can go a long way toward reducing that stress, however.

Your first task should be to know what you want and need. Make a list of features that are important to you, separating your list into needs and wants. You also should have a solid number in mind regarding price to ensure your new vehicle will fit into your budget.

Next, realize that your choices can affect the price you pay. Hybrid vehicles will cost more. Adding a sunroof or moonroof will too. But you can often splurge on some upgrades if you are willing to look at a lower-priced vehicle to begin with. Ask yourself if you would be happy with a lower-end vehicle if you could have some extra luxuries. You may find that you can get a car you love at a lower price.

Finally, don't fall for dealers' tricks. One-day, weekend, or three-day sales are most often gimmicks designed to get you to buy right away. The price you are offered today will still be valid tomorrow, so if you need some time to think about it, you can safely delay your purchase. Watch out for added fees and extras that might be added on after you've negotiated your sales price as well.

With a little bit of planning, you can have a more satisfying car buying experience. Just remember, car dealers are in it to win the sale at the best profit level for themselves. Take your time and come prepared, and you will come out a winner too.



Greening Your Gift Wrap

This holiday season save the planet and some of your own money by creating your own frugal gift wrap. Wrapping paper, ribbon, bows, and gift bags often end up in the landfill after only being used one time. These tips will help you get the most out of your wrapping materials, while giving you ideas for using materials you may never have considered before.

- Use any sized brown paper bag as a gift bag. Simply turn the bag inside out to hide any printing on the outside. Use tissue paper inside to further hide the printing. Decorate with natural looking ribbon or raffia. You can also add candy canes or pine cones to complete the look.



- To save on your use of bows, use strips of wrapping paper instead. Cut them to your desired width and then curl the edge with a pair of scissors. Cinch them together in the middle with a small piece of ribbon and attach to your gift as a topper.

- Make gift bags from pieces of fabric. Sew a large hem with an opening around the top for a ribbon to let you tie the bags closed. These bags can be saved from year to year to get the most out of them.

- Wrap your gift in a shawl, a bandana, or a scarf. Not only will this save on wrapping material, but it adds an extra little gift for your recipient. The wrapping becomes part of the gift.

- Instead of a gift bag, use part of your gift as a container. You can add smaller gifts into a purse, backpack, bucket, cooking pot, or flower pot. Add a colorful ribbon or wrap in cellophane.

Opportunities to find deeper powers within ourselves come when life seems most challenging. -- Joseph Campbell

**Win \$20 gift card to Starbuck's
or a bottle of the Mumm Napa 2006 Gallery
Collection Pinot Noir, (\$35 value)!**

Each month we'll give you a new challenge of some type. All those who reply with a correct answer are eligible to win. At the end of the month we'll draw a lucky name.

Here is this month's mind bender:

Riddle: What is the term for the wild reindeer of North America?

Last Month's Answer to:

What can travel around the world while staying in a corner?

A STAMP

Email your answer to info@ftdocs.com

WELL, I DIDN'T
FIND ANY HOCKEY
TAPE, BUT I DID
FIND ONE OF YOUR
FILES FROM 1996.



Refer Us To Someone!

If you refer us to someone and they become a regularly scheduled customer, purge customer with more than 100 boxes, or box storage customer, we will reward you with a \$50.00 VISA gift card!

Call John For Details!

Safeguarding Your Data

When there are multiple people using your computer and/or you store sensitive personal and work-related data on your computer, it is especially important to take extra security precautions. Why isn't "more" better?

Perhaps you found a free download online. You may be tempted to install the programs just because you can, or because you think you might use them later. However, even if the source and the software are legitimate, there may be hidden risks. And if other people use your computer, there are additional risks.

These risks become especially important if you use your computer to manage your personal finances (banking, taxes, online bill payment, etc.), store sensitive personal data, or perform work-related activities away from the office.

How can you protect both your personal and work-related data?

* Use and maintain anti-virus software and a firewall - Protect yourself against viruses and Trojan horses that may steal or modify the data on your own computer and leave you vulnerable by using anti-virus software and a firewall. Make sure to keep your virus definitions up to date.

* Regularly scan your computer for spyware - Spyware or adware hidden in software programs may affect the performance of your computer and give attackers access to your data. Use a legitimate anti-spyware program to scan your computer and remove any of these files. Many anti-virus products have incorporated spyware detection.

* Evaluate your software's settings - The default settings of most software enable all available functionality. However, attackers may be able to take advantage of this functionality to access your computer.

It is important to check the settings for software that connects to the internet (browsers, email clients, etc.). Apply the highest level of security available that still gives you the functionality you need.

* Consider creating separate user accounts - If there are other people using your computer, you may be worried that someone else may accidentally access, modify, and/or delete your files. Most operating systems (including Windows XP and Vista, Mac OS X, and Linux) give you the option of creating a different user account for each user. You may choose to have separate accounts for your work and personal purposes. While this approach will not completely isolate each area, it does offer some additional protection. However, it will not protect your computer against vulnerabilities that give an attacker administrative privileges. Ideally, you will have separate computers for work and personal use; this will offer a different type of protection.

* Use passwords and encrypt sensitive files - Passwords and other security features add layers of protection if used appropriately. By encrypting files, you ensure that unauthorized people can't view data even if they can physically access it. You may also want to consider options for full disk encryption, which prevents a thief from even starting your laptop without a passphrase. When you use encryption, it is important to remember your passwords and passphrases; if you forget or lose them, you may lose your data.

* Dispose of sensitive information properly - Simply deleting a file does not completely erase it. To ensure that an attacker cannot access these files, make sure that you adequately erase sensitive files.

Why You Need a Surge Protector

Millions of people will find a new computer under the tree this year. Along with all this new equipment, don't forget an important part of your computer setup. In order to keep your computer safe, you will need a good quality surge protector. If you don't receive one with your new computer, or if you have a computer already running without a surge protector, consider these guidelines when purchasing one.

WHY YOU NEED A SURGE PROTECTOR.

Small surges or spikes of electricity can be caused by lightning, turning on a large appliance, or construction or damage to outside power lines. Surge protectors act like a sponge, absorbing dangerous excess voltage. This prevents this extra surge of electricity from reaching your computer equipment. However, like a sponge, surge protectors have a limited capacity to absorb. Once the capacity is reached, the unit is no longer able to protect your equipment and should be replaced.

BUY A GOOD SURGE PROTECTOR.

Surge protectors are generally affordable enough that you can get complete protection at a reasonable price. Choose a surge protector that offers 3-line protection and has a fast response time. It should have an indicator light or an audible alarm to let you know if the unit stops working. Look for a unit that also offers power shut down protection. This shuts the power to all outlets off once the unit has reached its capacity to protect. Buy only a surge protector that is listed as a transient voltage surge suppressor, or TVSS.

CHECK THE BACK DOOR.

If your computer is connected to the outside world via a modem, you should protect this line against surges as well. Sending and receiving faxes via your computer can also leave you vulnerable. Make sure your surge protector offers phone line protection to get complete protection for your computer.

Have a **Happy**
NEW Year!

